

Information to identify the case:

Debtor 1:	William J. Hobson Jr.	Social Security number or ITIN:	xxx-xx-9165
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/1/16
Case number:	16-30947-MBK	Date case converted to chapter:	7 7/10/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William J. Hobson Jr.	
2. All other names used in the last 8 years		
3. Address	6 Autumn Lane Burlington, NJ 08016	
4. Debtor's attorney Name and address	Robert Braverman Law Office of Robert Braverman, LLC Suite 333 1060 N. Kings Highway Cherry Hill, NJ 08034	Contact phone (856) 348-0115
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888

For more information, see page 2 >

Debtor **William J. Hobson Jr.**

Case number **16-30947-MBK**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>	<p>402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.</p>	<p>Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)</p> <p>Contact phone 609-858-9333</p> <p>Date: 7/26/17</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>August 23, 2017 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 10/23/17</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 William J. Hobson, Jr.
 Debtor

Case No. 16-30947-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Jul 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2017.

db +William J. Hobson, Jr., 6 Autumn Lane, Burlington, NJ 08016-2272
 516620291 Bayview Loan Servicing, LLC, M&T Bank, POB 840, Buffalo, NY 14240-0840
 516529259 +Bayview Loan Servicing, LLC, 1544 Old Alabama Road, Roswell, GA 30076-2102
 516478590 Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219-6009
 516478591 +Fein Such, et als, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 516689539 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 516478592 +Law Office of Robert Braverman, 1060 North Kings Highway, Suite 333,
 Cherry Hill, NJ 08034-1910
 516516431 +Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 516690741 +Midland Funding LLC, PO Box 2011, Warren MI 48090-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: robert@bravermanlaw.com Jul 26 2017 22:59:42 Robert Braverman,
 Law Office of Robert Braverman, LLC, Suite 333, 1060 N. Kings Highway,
 Cherry Hill, NJ 08034
 tr E-mail/Text: bnc@russotrustee.com Jul 26 2017 23:01:42 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 tr +EDI: BBWFROST.COM Jul 26 2017 22:39:00 Barry Frost, Chapter 7 Trustee,
 3131 Princeton Pike, Suite 110, Building 5, Lawrenceville, NJ 08648-2201
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2017 23:00:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 26 2017 23:00:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516478589 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 26 2017 23:01:05
 Bayview Loan Servicing, 4425 Ponce DeLeon Blvd, 5th Floor, Coral Gables, FL 33146-1837
 516701454 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 26 2017 23:00:53 KeyBank N.A.,
 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
 516666422 +EDI: RMSC.COM Jul 26 2017 22:39:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516560515* +Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
 Brian C. Nicholas on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Francesca Ann Arcure on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 nj_ecf_notices@buckleymadole.com
 Jill Manzo on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com
 Robert Braverman on behalf of Debtor William J. Hobson, Jr. robert@bravermanlaw.com

TOTAL: 7